



Dear Friends and Neighbors:

In this edition of **Capitol News**, I would like to take the opportunity to share some of the latest news about the **Federal Medicare Part D Prescription Drug Coverage**. Beginning on January 1, 2006, Medicare will help pay for certain prescription drugs under a new section of Medicare called Part D.

If you or anyone in your family is on Medicare, this report summarizes some key facts needed to assess all of the options under this new benefit program.

Most people will have to sign up for a drug plan, if they want this prescription drug coverage. Monthly premiums and co-payments can vary, and careful study of all the plans is recommended.

We have tailored our ConnPACE Program to meet the requirements of the new Medicare Part D plan in an effort to help our seniors with lower incomes.

For more information about Medicare Part D and issues related to Medicare and Medicaid, you can visit the Center for Medicare Advocacy's website: [www.medicareadvocacy.org](http://www.medicareadvocacy.org), or call the Center at (860) 456-7790 in Willimantic, Connecticut.

Best Regards,

Kevin Ryan

State Representative

**Representing Bozrah • Franklin • Lebanon • Montville**

**Kevin Ryan**

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## State Representative **KEVIN RYAN**

139<sup>th</sup> District Serving

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# Capitol News

# Medicare Part D: Prescription Drug Coverage

## Who is eligible for Medicare drug coverage?



People who have Medicare Part A or Part B will be eligible for Medicare drug coverage. They can enroll in any of the Part D plans that serve the area where they live.

## How do you enroll?

In the first year of the program the enrollment period is November 15, 2005 – May 15, 2006. In future years you can enroll from November 15<sup>th</sup> to December 31<sup>st</sup> annually. In 2006 only, you can change drug plans until May 15<sup>th</sup>. After that, you choose a plan until the next open enrollment period occurs.



## Will Part D drug plans differ?



Yes. Each drug plan can set and change its own formulary so long as its coverage is considered at least equivalent to the standard benefit.

## Is Part D optional?



Medicare Part D is optional. You do not have to elect drug coverage to participate in Medicare Parts A and B. However, if you do not enroll in Part D when you are first eligible, you will have to pay a higher premium if you elect to join later.

## Is there help for people with low incomes?

- Medicaid drug coverage is eliminated for people on both Medicare and Medicaid, and they become eligible for Part D.
- A subsidy is available for people with incomes up to 133% of the Federal Poverty Level (FPL) and assets of not more than \$6,000/individual or \$9,000/couple.
- A partial subsidy is available for people with incomes up to 150% FPL and assets of not more than \$10,000/individual or \$20,000/couple.



## What should people consider if they currently have prescription drug coverage?



Individuals should thoroughly investigate their options under their current plan in addition to the regulations governing participation in Medicare Part D.

## Can I keep ConnPACE coverage?

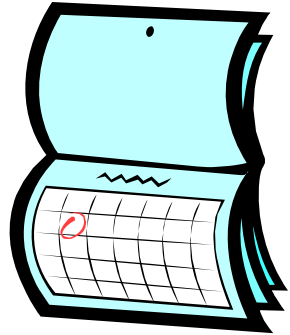
**ConnPACE** participants must enroll in a Part D plan, pay the annual \$30 registration fee and prescription co-payments. **ConnPACE** will cover the Part D monthly premiums and drugs to the same extent as otherwise during the federal deductible period and the gap in the “standard benefit.”



## Medicare Part D Timeline 2005 - 2006

### May - June 2005

Notices to beneficiaries who may be eligible for low-income subsidies begin to go out, and the Center for Medicare and Medicaid Services (CMS) notifies those who are deemed eligible for the low-income subsidy that they do not have to apply for the subsidy.



### July 1, 2005

Social Security Administration (SSA) and Medicaid agencies begin income eligibility determinations for subsidies, and applications will be taken on-line and by telephone.

### Early Fall 2005

CMS notifies dual eligibles of the Part D plan in which they will be auto-enrolled as soon as enough information about Part D is available.

### Late Fall 2005

All Medicare beneficiaries receive the “Medicare & You Handbook.” Drug plan sponsors begin marketing drug plans.

### November 15, 2005 - May 31, 2006

Initial Enrollment Period for all Medicare beneficiaries.

### January 1, 2006

Medicare drug coverage begins. No new Medigap policies sold with prescription drug coverage.

**Need Help Understanding And Enrolling In Part D?**

**Contact the CHOICES Program: 800 - 994-9422**